

-- CROSS-REFERENCE TO RELATED APPLICATIONS

The present application claims the benefit of International Application Number PCT/US97/06245, filed April 18, 1996, now International Publication Number WO 97/41498, published November 6, 1997.--;

page 7, line 18: replace "county" with --country--;

page 8, line 2: replace "is" with --are--;

page 8, line 22: replace "utilizes" with --utilize--;

page 8, line 25: replace "utilizes" with --utilize--;

page 20, line 20: replace "box flowcharted on FIG. 6 300." with -- box 300 flowcharted on FIG. 6. --;

page 22, lines 23-25: replace "server, as described in FIG. 6 322, then the System sends an authorization message to the bank server FIG.8 400." with -- server 322, as described in FIG. 6, then the System sends an authorization message to the bank server (FIG. 8) 400. --;

page 28, line 4: replace "FIG. 16, 874," with -- (FIG. 16) 874,"; and

page 30, line 14: replace "(FIG. 15, 830, or FIG. 16, 900)." with -- (FIG. 15) 830 or (FIG. 16) 900 --.

In the claims:

Please amend claims 4 and 6 as follows:

4. (Amended) A method for allowing a plurality of users to remotely access the financial services of at least one service provider comprising the steps of:

- a) installing user software on a plurality of remote terminals;
- b) configuring the user software to reflect each user's preferences;